Certificate Number: 03088-PAE-DE-031330457

Bankruptcy Case Number: 18-14114



## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on <u>July 16, 2018</u>, at <u>6:26</u> o'clock <u>PM CDT</u>, <u>Vernell Gerald</u> completed a course on personal financial management given <u>by telephone</u> by <u>Debt Education and Certification Foundation</u>, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: July 16, 2018 By: /s/Maria Arreguin

Name: Maria Arreguin

Title: Counselor